

EXHIBIT A



Notice of Service of Process

S1C / ALL
Transmittal Number: 23756405
Date Processed: 09/13/2021

Primary Contact: WF West - WF Bank
Corporation Service Company- Wilmington, DELAWARE
251 Little Falls Dr
Wilmington, DE 19808-1674

Entity:	Wells Fargo & Company Entity ID Number 1915501
Entity Served:	Wells Fargo & Company
Title of Action:	Bahram Maskanian vs. Wells Fargo & Company
Matter Name/ID:	Bahram Maskanian vs. Wells Fargo & Company (11554598)
Document(s) Type:	Complaint
Nature of Action:	Contract
Court/Agency:	Kings County Supreme Court, NY
Case/Reference No:	351/2021
Jurisdiction Served:	California
Date Served on CSC:	09/07/2021
Answer or Appearance Due:	Other/NA
Originally Served On:	WF&C
How Served:	Client Direct
Sender Information:	Bahram Maskanian 917-300-4731
Client Requested Information:	Matter Management User Groups: [Service of Process] Routing Rules (CSC): R1663 Classification: Standard

Information contained on this transmittal form is for record keeping, notification and forwarding the attached document(s). It does not constitute a legal opinion. The recipient is responsible for interpreting the documents and taking appropriate action.

To avoid potential delay, please do not send your response to CSC

251 Little Falls Drive, Wilmington, Delaware 19808-1674 (888) 690-2882 | sop@cscglobal.com

WELLS FARGO CLIENT DIRECT – SAN ANTONIO, TX
WELLS FARGO BANK
4101 WISEMAN BLVD BLDG 108
SAN ANTONIO, TX 78251-4200
MAC: T7408-013

BATCH COVER SHEET

For use only when overnighting multiple services

DATE SERVED: 9-09-2021

TO: Service of Process / Corporation Service Company

OVERNIGHT: Corporation Service Company
Attn: Brenda Coy / Wells Fargo
1201 Hays Street
Tallahassee, FL 32301-2699
800-927-9801, Ext. 62918
brenda.coy@cscglobal.com

FROM: ☐ Jerry Arispe
☐ Fernando Escobedo
☐ Maria Minor
☒ Joann Esquivel

SENDER PHONE NO.: 210-624-0146

STATE SERVED: Per document

COMMENTS/NOTES: CA-8

Please read this section: The date on this cover sheet is the date that the Wells Fargo EIS Customer Support team received this service. CSC has a mandatory date served field and this date will be entered as we may not have the actual date served.

If a Wells Fargo enterprise mailroom receives an envelope that does not include a team members name, mac code, or the team has been displaced, the mail is sent to the EIS Customer Support team to open the envelope, review the document and route. When the mail is received at the many locations, the date received may or may not be added. The SOP team requested that all legal mail from the EIS Customer Support team be sent to CSC to upload to CSC Navigator/Matter Management and route.

This facsimile contains information which (a) may be LEGALLY PRIVILEGED, PROPRIETARY IN NATURE, OR OTHERWISE PROTECTED BY LAW FROM DISCLOSURE, and (b) is intended only for the use of the Addressee(s). If you are not the Addressee, or the person responsible for delivering this to the Addressee(s), you are hereby notified that reading, copying or distributing this facsimile is prohibited. If you have received this facsimile in error, please email us so we may provide you with a mailing address to send the document back to us.

Supreme Court of the State of New York – County of Kings

Bahram Maskanian

Plaintiff(s),

Index No: 351 / 2021

-against-

August 24, 2021

COMPLAINT

Wells Fargo & Company

Defendant(s).

The compliant of the plaintiff, Bahram Maskanian, respectfully shows and alleges as follows:

1 – The plaintiff herein, Bahram Maskanian, is a resident of the State of New York. Mr. Maskanian resides at 6102 5th Ave. # 205390 - Brooklyn, NY 11220

2 – The defendant herein, Wells Fargo & Company, in banking business for over 120 years, at: 1300 3rd Avenue, New York, NY, 10021. Defendant is engaged in the business of money, banking and finance. Operating over 12,000 ATMs and approximately 4,900 retail banking branches coast to coast. As of August 31, 2021 Wells Fargo & Company net worth is \$365.6 Billion Dollars - (WFC) Stock Price of \$49,81.

3 – Plaintiff's substantiated claim proves Wells Fargo's relentless efforts in defrauding and robbing their customers. "Dodd-Frank Act of 2010" states that it is unlawful for any provider of consumer financial products and services to engage in any deceptive, fraudulent, or abusive act of business practice. Thou Shalt Not Steal. 18 U.S. Code CHAPTER 31- EMBEZZLEMENT AND THEFT - 18 U.S. Code § 656 - Theft, embezzlement, or misapplication by bank officer, or employee.

4 – On May 5th plaintiff checked his Wells Fargo's VISA account online to see if an unsubscribed news outlet has charged his account. Plaintiff discovers what he thought at first a miscalculation on his 03/29/2021 to 04/27/2021 - VISA statement ending in 3157. Plaintiff calls Wells Fargo's customer service, or bankers on four separate occasions on May 5th and talk with four bankers, none of them would listen to simple logic and math, as plaintiff tried to explain the overcharging. The fourth one got so pissed off at plaintiff for disputing her fictional feud, she hung up on plaintiff. Surprisingly every single one of them kept on repeating the very same imaginary, nonsense, scripted narrative.

5 – Plaintiff began to look for different ways of reporting the grand larceny of overcharging, using Wells Fargo's online messaging center, plus an email he found on their website. No matter what and how the plaintiff illustrated the problem, he continue getting emails back, saying the same, each of them containing different case number. On May 09, 2021, plaintiff received his paper bill in the mail. He did the math correctly, paid his bill in full, minus the fraudulent overcharging \$259.90, and mailed a check for \$847.80, attached to one page letter, including the calculation below, on May 10, 2021.

03/30	03/30	24071052SVAN4KBZQ EXTRA SPACE 0727 718-7484499 NY	\$259.90 +
04/02	04/02	24906412W3DVFEATM EIG*Hostgator.com 713-5745287 MA	\$538.20
04/02	04/02	24906412W3DVFEYBQ EIG*Hostgator.com 713-5745287 MA	\$538.20
04/05	04/05	24906412Z3E11H9T2 EIG*Hostgator.com 713-5745287 MA	\$175.14
04/11	04/11	2469216352X9W8RB3 MAGICJACK.COM 561-594-9925 FL	\$14.08
04/15	04/15	2490641393ERFNGZ8 EIG*Hostgator.com 713-5745287 MA	\$175.14
04/19	04/19	24071053EVAKJDK6 EXTRA SPACE 0727 BROOKLYN NY	\$215.55
04/26	04/26	24492153LMNF8H809 THE EPOCH TIMES 917-905-2080 NY	\$7.99

Total Purchases & Other Charges For This Period	\$1,924.20 -
Total Credits	\$1,076.40
The \$259.90 double charge is hidden in the "New Balance"	\$1,107.70
New Correct Balance	\$847.80 =

6 – Plaintiff received his Wells Fargo VISA in August of 2020, using it once, or twice a month until April 2021, when for the first time he had 7 purchases, plus \$259.90 previous balance. Plaintiff notices that Wells Fargo & Company hide the overcharge within the "New Balance". If the customer does not check the math they would probably never know. Plaintiff is almost certain that he is not the only victim of Wells Fargo's nationwide grand larceny operation and there must be many others.

7 – Few days later the 11th banker "Christina S - phone: [REDACTED]-4748 - Ext. 5826463" left plaintiff a voicemail saying that she has received plaintiff's letter, which was attached to his payment. Plaintiff calls and speak with her on May 24, 2021, after another long, frustrating back and forth, Christina was just the same as other bankers, insisting snow is red. Nothing changed.

8 – Out of total desperation plaintiff begin to call different departments of Wells Fargo & Company trying to obtain direct phone numbers and or emails of upper management to contact and state his case. Plaintiff finds few executive's emails: CEO Charles Scharf <charles.scharf@wellsfargo.com> - BoardCommunications@wellsfargo.com - Socialcare@wellsfargo.com - Mark Elliott

<Mark.W.Elliott@wellsfargo.com> - Mary T Mack <mary.mack@wellsfargo.com> and John R Shrewsberry <john.shrewsberry@wellsfargo.com> - On May 31, 2021 plaintiff writes an email about his frustrating and disappointing experience to the CEO and carbon copy the rest of them. The next day he receive an email from 12th banker, containing yet another case number: 06202106013468358.

9 – On Thursday June 03, 2021, plaintiff calls (Exec Office Case Specialist - Enterprise Complaints Management Office) at Wells Fargo & Company to speak with the 12th banker Aaron Ramirez - Phone: 515-461-4135. Aaron Ramirez informs plaintiff that Wells Fargo's CEO office referred plaintiff's case to him. Aaron Ramirez was just as a pickpocket as the rest of them. For an hour, he tries to deceive and distract plaintiff; using the most idiotic excuses plaintiff has ever heard, to legitimize Wells Fargo's blatant robbery attempt as legitimate transaction. Completely disregarding Wells Fargo & Company's own current statement reflecting all transactions, that if he were to subtract Total Credits of \$1,076.40, from Total Purchases of \$1,924.20, he would get \$847.80, which is the correct amount plaintiff owed, and already paid. Yet another frustrating and stressful encounter with Wells Fargo & Company.

10 – The title: "Exec Office Case Specialist - Enterprise Complaints Management Office", says it all. It is no coincidence, this is done deliberately to impress and intimidate the customer at the same time. So when the customer already feeling important and yet intimidated calls: "Exec Office Case Specialist - Enterprise"; the fancy title begin to do its magic, as soon as the Wells Fargo's purse-snatchers begin to convince the ignorant customer that she, or he is wrong, and the bogus overcharge is legitimate, by making up some convoluted, absurd argument, thus the customer would not dare to question it.

11 – Wells Fargo's behavior and blatant refusal to remove the overcharge made plaintiff certain, that Wells Fargo's staff are involved in a systemic and deliberate accounting fraud perpetrated on their customers. Millions of people who carry previous balance on their credit card statement would never check the math, assuming the bank has a calculator and sense of morality, thus would do their job accurately and honestly. Seems obvious Wells Fargo & Company knowingly and willfully utilizing fraudulent accounting to rob billions of dollars from hard working, innocent folks and families.

12 – As of today: August 31, 2021, Wells Fargo & Company continues to intimidate the plaintiff using outrageous late fees and interest charges, still insisting on their fraudulent overcharging and refuse to correct plaintiff's account, and apologize for the pain and frustration they are causing. - Makes no sense

to punish victims of economic and political downfall, for not having the bank's dictated minimum balance in their account, and or mailing payments a couple of days late, and instead of a helping hand, kick them in the teeth and charge them usury interest rate and late fees, takeaway the little money they have left, for not being rich enough, plaintiff wondered.

13 – Plaintiff has saved screenshots, account statements, all email communications to the CEO and board of directors of Wells Fargo & Company, plus the emails he received from Wells Fargo's gang of bandit bankers, all painting a clear picture of what is truly going on. The evidences clearly suggests widespread fraudulent behavior, Wells Fargo & Company swindling their customers knowingly and willingly. Plaintiff has enough evidence to prove it.

14 – Wells Fargo's robbery attempt forcing the plaintiff to call their "Exec Office Case Specialist - Enterprise" bandit bankers and go through so many frustrating and painful quarrels, so many times, while trying to protect his credit, money and defend himself, and to set the record straight, to no avail, did not help plaintiff's vulnerable health condition.

15 – On February 14, 2020, plaintiff was a victim of an accident he did not cause. A heavy object fell from above, on top of his head at work, causing brain injury. Plaintiff had MRI done, he was examined by nine (9) specialist doctors; concluding diagnostics of: Head Injury, Post-Concussion Syndrome and Cognitive Deficits. Currently plaintiff is suffering from awful headaches, visual disturbances, constant irritating hissing noises in his head, loss of memory and income. (*Plaintiff's workers compensation case is pending*) To keep calm and avoid worsening his symptoms caused by verbal confrontation and stress, plaintiff prefers to communicate in writing, mostly by email. Wells Fargo & Company's nerve-racking unjust fees, and treatment has caused unwanted stress, worsening his health condition.

16 – As the result of the accident plaintiff has been disabled and unemployed since the time of the accident at the age of 67 in February 14, 2020. As an injured, disabled worker plaintiff is not eligible for any kind of government stimulus program or unemployment insurance. Plaintiff's living expenses, food, cost of his herbal medicine, rent, etc., had left him deep in debt with friends and family.

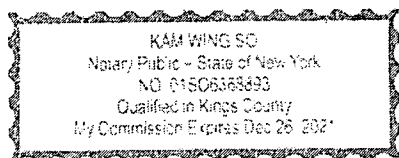
17 – After many sleepless miserable nights, out of total desperation plaintiff's search in finding a solution leads him to United States Attorney's Office Southern District of New York Civilian Crime

Reports Unit (Criminal Division) One St. Andrew's Plaza New York, NY 10007. Plaintiff calls and an employee of the office directs plaintiff to download the "Civilian Crime Report", fill it out and mail it with all of the evidences in hand to U.S. Attorney's Office. It was mailed on June 21, 2021. A copy along with other related exhibits are attached to this complaint.

18 – Plaintiff herein, respectfully requests public jury trial, to bring his case to the court and the jury for consideration, in order to publicize Wells Fargo & Company's crime and obtain judgment against the defendant, thus compelling Wells Fargo & Company to stop; and notify all other victims of their crime. Defendant should also be compelled to pay ten million, two hundred and fifty nine dollars and ninety cents (\$10,000,259.90) to plaintiff in relief for damages, pain and suffering defendant's blatant robbery attempt had caused, in addition to withdrawing all of the damaging falsified reports injuring plaintiff's credit and reputation.

VERIFICATION

BAHRAM MASKANIAN; being duly sworn, deposes and says: I am the plaintiff in the above-entitled action. I have written and read the foregoing and know the contents thereof. The same are true to my knowledge, including all allegations therein stated to be true, based on factual evidences, information, exhibits and as to those matters I believe them to be true.



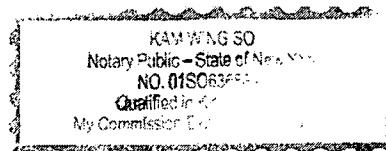
B. Maskanian
Signature

BAHRAM MASKANIAN
Print Name

Sworn to before me this

1 day of Sept, 2021

Kam Wing So
Notary Public





351/21 United States Attorney's Office
Southern District of New York
Civilian Crime Reports Unit
Criminal Division

Civilian Crime Report

The U.S. Attorney's Office represents the Government in legal proceedings and works closely with investigative agencies including the FBI. The Criminal Division of the United States Attorney's Office is responsible for enforcing the federal criminal laws within the Southern District of New York, which encompasses the boroughs of Manhattan and the Bronx, as well as Dutchess, Orange, Putnam, Rockland, Sullivan, and Westchester Counties.

WE CANNOT CONSIDER INFORMATION SUBMITTED BY E-MAIL OR LEFT ON VOICEMAIL

Person Completing This Report:

Bahram Maskanian

Your Name

Bahram Maskanian

Address

6102 5th Ave, # 205390

Address (Line 2)

11220

City, State

Zip

Brooklyn, NY (917) 300-4731

County

Phone

Person/Entity Being Reported:

Wells Fargo & Company

Name of Person Being Reported

Wells Fargo VISA

Address

420 Montgomery Street

Address (Line 2)

94104

City, State

Zip

San Francisco, CA (844) 819-4748

County

Phone

Although the volume of information we receive from concerned members of the public prevents us from responding individually to every Report, be assured that we will carefully consider the information you have provided us to determine whether there is a matter for this Office to investigate. Should we determine that your Report raises a matter within the jurisdiction of this Office to investigate and that further information from you is necessary for our investigation, you will be contacted. This Office does not resolve individual consumer complaints.

NOTE FOR INTERNATIONAL SUBMISSIONS

We review for any appropriate action all submissions we receive. However, to avoid interference with the sovereignty of foreign nations, we do not respond to or acknowledge submissions from mailing addresses outside of the United States.

Does this Report Pertain to an Ongoing Case?

☐ Yes

☒ No

☐ Not Sure

If Yes, Please Provide the Following Case Information:

Case Title and Docket Number (if known):

Please clearly describe the violation of federal criminal laws that you would like to bring to our attention. Include as much information as possible; including the dates, places and nature of incident, and contact information for any witnesses (do not send original documents):

On May 5th, 2021 when I checked my Wells Fargo VISA account, I discovered a deliberate double charge on my 03/29/2021 to 04/27/2021 card statement ending in 3157. Ever since I have been complaining via email and phone to no avail. I am now convinced the double charging is systematic and widespread. I have accumulate more than enough evidence to prove it. - Please see the attached 4 page documents.

Are You a Victim of this Alleged Crime?

☒ Yes ☐ No ☐ Not Sure

Are You Aware of Any Other Victim(s)?

☐ Yes ☐ No ☒ Not Sure

If Yes, Please List Other Victim(s): Seems they are double charging many other customers as well

Are You Represented by an Attorney in this Matter?

☐ Yes ☒ No

If Yes, Please Provide Attorney Contact Info:

Name: _____ Phone: _____

Address: _____

Have You Filed a Lawsuit Concerning this Matter?

☐ Yes ☒ No

If Yes, Please Provide the Following Case Information:

Case Title and Docket Number: _____

Name and Address of Court: _____

Status of Court Case (pending, dismissed, settled): _____

Have You Previously Filed a Report about this Matter with this Office or Any Other Federal, State or Local Agency(s)?

☐ Yes ☒ No If Yes, Date Filed: _____

Contact Person: _____ Agency: _____

Status of Previous Report: _____

By submitting this form you certify that all of the statements made in this report (including continuation pages and addendum) are true, complete, and correct, to the best of your knowledge. You understand that a false statement of a material fact is a criminal offense (18 U.S.C. Section 1001).

Signature:  Date: 06/21/21

IMPORTANT NOTE REGARDING THE PRESERVATION OF YOUR LEGAL RIGHTS:

Submitting a Report to this Office has no effect on any statute of limitation that might apply to any claim you may have. By submitting a Report to this Office, you have not commenced a lawsuit or other legal proceeding, and this Office has not initiated an investigation or lawsuit regarding the subject of your Report. If you seek to sue for money or other relief, you should contact a private attorney to represent you in court.

Mail this completed report to:

United States Attorney's Office
Southern District of New York
Attn: Civilian Crime Reports Unit (Criminal Division)
One St. Andrew's Plaza
New York, NY 10007

WELLS FARGO CASH WISE VISA SIGNATURE® CARD



Account Number
Statement Billing Period
Page 1 of 2

Ending in 3157
03/29/2021 to 04/27/2021



Balance Summary

Previous Balance \$259.90
- Payments \$0.00
- Other Credits \$1,076.40
+ Cash Advances \$0.00
+ Purchases, Balance Transfers & Other Charges \$1,924.20
+ Fees Charged \$0.00
+ Interest Charged \$0.00
= New Balance \$1,107.70

24-Hour Customer Service: 1-866-229-6633
We accept all relay calls, including 711
Outside the US Call Collect: 1-925-825-7600
Wells Fargo Online®: wells Fargo.com

Send General Inquiries To:
PO Box 10347, Des Moines IA, 50306-0347

Revolving Line Of Credit \$5,000 Available Revolving Line Of Credit \$3,892

Payment Information

New Balance \$1,107.70
Minimum Payment \$25.00
Payment Due Date 05/22/2021

Send Payments To:
PO Box 77053, Minneapolis MN, 55480-7753

Late Payment Warning: If we do not receive your Minimum Payment by 05/22/2021, you may have to pay a late fee up to \$37.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay ...	You will pay off the New Balance shown on this statement in about ...	And you will end up paying an estimated total of ...
Only the minimum payment	5 years	\$1,531
\$36	3 years	\$1,307 (Savings of \$224)

If you would like information about credit counseling services, refer to www.justice.gov/ust/list-credit-counseling-agencies-approved-pursuant-11-usc-111 or call 1-866-484-6322.

Go Far Rewards Summary

Rewards balance as of: 03/31/2021 \$34.52

The rewards balance is for **Rewards ID 60017294587**.

This balance may be inclusive of other contributing rewards accounts. For up-to-date rewards balance information, or more ways to earn and redeem your rewards, visit GoFarRewards.wf.com or call 1-877-517-1358.

Transactions

Trans	Post	Reference Number	Description		Credits	Charges
04/05	04/05	74906412Z3E10GA9N	EIG*Hostgator.com	713-5745287 MA	538.20	
04/05	04/05	74906412Z3E11AK2P	EIG*Hostgator.com	713-5745287 MA	538.20	
TOTAL OTHER CREDITS FOR THIS PERIOD					\$1,076.40	

Purchases, Balance Transfers & Other Charges

03/30	03/30	24071052SVAN4KBZQ	EXTRA SPACE 0727	718-7484499 NY		259.90
04/02	04/02	24906412W3DVFEATM	EIG*Hostgator.com	713-5745287 MA	538.20	
04/02	04/02	24906412W3DVFEYBQ	EIG*Hostgator.com	713-5745287 MA	538.20	
04/05	04/05	24906412Z3E11H9T2	EIG*Hostgator.com	713-5745287 MA	175.14	
04/11	04/11	2469216352X9W8RB3	MAGICJACK.COM	561-594-9925 FL	14.08	
04/15	04/15	2490641393ERFNGZ8	EIG*Hostgator.com	713-5745287 MA	175.14	
04/19	04/19	24071053EVAKJDK6	EXTRA SPACE 0727 BROOKLYN NY		215.55	
04/26	04/26	24492153LMNF8H809	THE EPOCH TIMES	917-905-2080 NY	7.99	
TOTAL PURCHASES, BALANCE TRANSFERS & OTHER CHARGES FOR THIS PERIOD						\$1,924.20

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION ABOUT YOUR ACCOUNT

Continued →

5596 YKG 1 7 19 210427 0 PAGE 1 of 2 10 3531 8000 C065 01DP5596

Detach and mail with check payable to **Wells Fargo**. For faster processing, include your account number on your check.

Account Number [REDACTED] 3157
New Balance \$1,107.70
Minimum Payment \$25.00
Payment Due Date 05/22/2021

[REDACTED] 31579

Amount Enclosed \$ [REDACTED]

BAHRAM MASKANIAN
6102 5TH AVE UNIT 205390
BROOKLYN NY 11220-4610

WELLS FARGO CARD SERVICES
PO BOX 77053
MINNEAPOLIS MN 55480-7753

YKG
510

Check here and see reverse for address and/or phone number correction.

WELLS FARGO CASH WISE VISA SIGNATURE® CARD



Account Number
Statement Billing Period
Page 1 of 4

Ending in 3157
04/28/2021 to 05/28/2021



Balance Summary

Previous Balance \$1,107.70
- Payments \$847.80
- Other Credits \$7.99
+ Cash Advances \$0.00
+ Purchases, Balance Transfers & Other Charges \$0.00
+ Fees Charged \$0.00
+ Interest Charged \$0.00
= New Balance \$251.91

24-Hour Customer Service: 1-866-229-6633
We accept all relay calls, including 711
Outside the US Call Collect: 1-925-825-7600
Wells Fargo Online®: wells Fargo.com

Send General Inquiries To:
PO Box 10347, Des Moines IA, 50306-0347

Revolving Line Of Credit \$5,000 Available Revolving Line Of Credit \$4,748

Payment Information

New Balance \$251.91
Minimum Payment \$25.00
Payment Due Date 06/22/2021

Send Payments To:
PO Box 77053, Minneapolis MN, 55480-7753

Late Payment Warning: If we do not receive your Minimum Payment by 06/22/2021, you may have to pay a late fee up to \$37.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay ...	You will pay off the New Balance shown on this statement in about ...	And you will end up paying an estimated total of ...
Only the minimum payment	10 month(s)	\$247

If you would like information about credit counseling services, refer to www.justice.gov/ust/list-credit-counseling-agencies-approved-pursuant-11-usc-111 or call 1-866-484-6322.

Important Information

PAYMENT OF AMOUNT IN DISPUTE \$7.99 NOT REQUIRED.

Go Far Rewards Summary

Rewards balance as of: 04/30/2021 \$47.24

The rewards balance is for **Rewards ID 60017294587**.

This balance may be inclusive of other contributing rewards accounts. For up-to-date rewards balance information, or more ways to earn and redeem your rewards, visit GoFarRewards.wf.com or call 1-877-517-1358.

Transactions

Trans	Post	Reference Number	Description	Credits	Charges
05/14	05/14	74147184626RZENTN	PAYMENT THANK YOU	847.80	
TOTAL PAYMENTS FOR THIS PERIOD				\$847.80	

Other Credits

05/11	05/11	F35310043000GB841	ADJUSTMENT-PURCHASES 73841	7.99	
TOTAL OTHER CREDITS FOR THIS PERIOD				\$7.99	

Fees Charged

TOTAL FEES CHARGED FOR THIS PERIOD \$0.00

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION ABOUT YOUR ACCOUNT

Continued

5596 YKG 1 7 19 210528 0 PAGE 1 of 4 1 0 3531 8000 C065 01DP5596

Detach and mail with check payable to Wells Fargo. For faster processing, include your account number on your check.

Account Number [REDACTED] 3157
New Balance \$251.91
Minimum Payment \$25.00
Payment Due Date 06/22/2021

[REDACTED] 31577

Amount Enclosed \$ [REDACTED]

BAHRAM MASKANIAN
205390
6102 5TH AVE
BROOKLYN NY 11220-4610

WELLS FARGO CARD SERVICES
PO BOX 77053
MINNEAPOLIS MN 55480-7753

YKG
510

Check here and see reverse for address and/or phone number correction.

WELLS FARGO CASH WISE VISA SIGNATURE® CARD



Account Number
Statement Billing Period
Page 1 of 4

Ending in 3157
06/28/2021 to 07/28/2021



Balance Summary

Previous Balance	\$463.50
- Payments	\$0.00
- Other Credits	\$0.00
+ Cash Advances	\$0.00
+ Purchases, Balance Transfers & Other Charges	\$0.00
+ Fees Charged	\$37.00
+ Interest Charged	\$0.00
= New Balance	\$500.50

24-Hour Customer Service: 1-866-229-6633
We accept all relay calls, including 711
Outside the US Call Collect: 1-925-825-7600
Wells Fargo Online®: wells Fargo.com

Send General Inquiries To:
PO Box 10347, Des Moines IA, 50306-0347

Revolving Line Of Credit \$650

Available Revolving Line Of Credit \$149

Payment Information

New Balance \$500.50
Minimum Payment \$97.00
(Includes Past Due Amount of \$55.00)
Payment Due Date 08/22/2021

Send Payments To:
PO Box 77053, Minneapolis MN, 55480-7753

Late Payment Warning: If we do not receive your Minimum Payment by 08/22/2021, you may have to pay a late fee up to \$37.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay ...	You will pay off the New Balance shown on this statement in about ...	And you will end up paying an estimated total of ...
Only the minimum payment	19 month(s)	\$539

If you would like information about credit counseling services, refer to www.justice.gov/ust/list-credit-counseling-agencies-approved-pursuant-11-usc-111 or call 1-866-484-6322.

Important Information

PAST DUE, PLEASE CALL 800-988-8019, VISIT WELLSFARGO.COM OR WF.COM ON MOBILE DEVICES FOR PAYMENT OPTIONS. THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

NEW YORK CITY CUSTOMERS ONLY -- Pursuant to New York City regulations, we request that you contact us at 1-800-988-8019 to share your language preference. When you call, we will inform you about the language services that are available for delinquency communications.

Go Far Rewards Summary

Rewards balance as of 06/30/2021 is 0

The rewards balance is for **Rewards ID 60017294587**.

This balance may be inclusive of other contributing rewards accounts. For up-to-date rewards balance information, or more ways to earn and redeem your rewards, visit GoFarRewards.wf.com or call 1-877-517-1358.

Transactions

Trans	Post	Reference Number	Description	Credits	Charges
07/22	07/22		LATE FEE		37.00
TOTAL FEES CHARGED FOR THIS PERIOD					\$37.00

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION ABOUT YOUR ACCOUNT

Continued

5596 YKG 1 7 19 210728 0 D PAGE 1 of 4 1 0 3531 8000 C065 01DP5596

Detach and mail with check payable to Wells Fargo. For faster processing, include your account number on your check.

Account Number [REDACTED] 3157
New Balance \$500.50
Minimum Payment \$97.00
(Includes Past Due Amount of \$55.00)
Payment Due Date 08/22/2021

[REDACTED] 31572

Amount
Enclosed



BAHRAM MASKANIAN
205390
6102 5TH AVE
BROOKLYN NY 11220-4610

WELLS FARGO CARD SERVICES
PO BOX 77053
MINNEAPOLIS MN 55480-7753
YKG 510

Check here and see reverse for address and/or phone number correction.

WELLS FARGO CASH WISE VISA SIGNATURE® CARD



Account Number
Statement Billing Period
Page 1 of 2

Ending in 3157
07/29/2021 to 08/27/2021



Balance Summary

Previous Balance \$500.50
- Payments \$131.36
- Other Credits \$0.00
+ Cash Advances \$0.00
+ Purchases, Balance Transfers & Other Charges \$0.00
+ Fees Charged \$0.00
+ Interest Charged \$0.00
= New Balance \$369.14

24-Hour Customer Service: 1-866-229-6633
We accept all relay calls, including 711
Outside the US Call Collect: 1-925-825-7600
Wells Fargo Online®: wells Fargo.com

Send General Inquiries To:
PO Box 10347, Des Moines IA, 50306-0347

Revolving Line Of Credit

\$650

Available Revolving Line Of Credit

\$280

Payment Information

New Balance \$369.14
Minimum Payment \$25.00
Payment Due Date 09/22/2021

Send Payments To:
PO Box 77053, Minneapolis MN, 55480-7753

Late Payment Warning: If we do not receive your Minimum Payment by 09/22/2021, you may have to pay a late fee up to \$37.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay ...	You will pay off the New Balance shown on this statement in about ...	And you will end up paying an estimated total of ...
Only the minimum payment	16 month(s)	\$400

If you would like information about credit counseling services, refer to

www.justice.gov/ust/list-credit-counseling-agencies-approved-pursuant-11-usc-111 or call 1-866-484-6322.

Go Far Rewards Summary

Rewards balance as of 07/31/2021 is 0

The rewards balance is for **Rewards ID 60017294587**.

This balance may be inclusive of other contributing rewards accounts. For up-to-date rewards balance information, or more ways to earn and redeem your rewards, visit GoFarRewards.wf.com or call 1-877-517-1358.

Transactions

Trans	Post	Reference Number	Description	Credits	Charges
08/16	08/16	74147187526RZBE21	PAYMENT THANK YOU	131.36	
TOTAL PAYMENTS FOR THIS PERIOD				\$131.36	

Fees Charged

TOTAL FEES CHARGED FOR THIS PERIOD \$0.00

Interest Charged

INTEREST CHARGE ON PURCHASES 0.00
INTEREST CHARGE ON CASH ADVANCES 0.00
TOTAL INTEREST CHARGED FOR THIS PERIOD \$0.00

2021 Totals Year-to-Date

TOTAL FEES CHARGED IN 2021 \$62.00
TOTAL INTEREST CHARGED IN 2021 \$0.00

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION ABOUT YOUR ACCOUNT

Continued

5596 YKG 1 7 19 210827 0 PAGE 1 of 2 1 0 3531 8000 C065 01DP5596

Detach and mail with check payable to **Wells Fargo**. For faster processing, include your account number on your check.

Account Number [REDACTED] 3157
New Balance \$369.14
Minimum Payment \$25.00
Payment Due Date 09/22/2021

BAHRAM MASKANIAN
205390
6102 5TH AVE
BROOKLYN NY 11220-4610

WELLS FARGO CARD SERVICES YKG
PO BOX 77053 510
MINNEAPOLIS MN 55480-7753

☐ Check here and see reverse for address and/or phone number correction.



WELLS FARGO CARD SERVICES
P.O. BOX 10347
DES MOINES, IA 50306

Received on August 19, 2021

August 12, 2021

BAHRAM MASKANIAN
205390
6102 5TH AVE
BROOKLYN NY 11220-4610

A00003536

K108



Subject: Immediate payment needed for your credit card account

Current Balance: \$500.50

Default Amount Due: \$55.00

Dear Bahram Maskanian:

We want to let you know you are in default of your Customer Agreement and Disclosure Statement that governs your Wells Fargo credit card account ending in 3157. It is important you pay the default amount due \$55.00 today.

To make your payment

Send a minimum payment of \$55.00 today in one of the following ways.

- * **Online:** www.wellsfargo.com, or on your mobile device at www.wf.com
- * **By phone:** 1-800-988-8019, at the times listed below
- * **By mail:** Wells Fargo Card Services, PO Box 51193, Los Angeles, CA 90051-5493

If you've already made other arrangements to pay your credit card, thank you.

We're here to help

We're here to work with you. If you have questions or want to discuss repayment options, please call us at 1-800-988-8019. We are available to assist you:

- * Monday through Thursday from 7:00 a.m. to 10:00 p.m. Central Time
- * Friday from 7:00 a.m. to 7:00 p.m. Central Time
- * Saturday and Sunday from 8:00 a.m. to 4:30 p.m. Central Time

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

**WELLS
FARGO**

WELLS FARGO BANK, N.A.
P.O. BOX 14579
DES MOINES, IA 50306-3579

July 29, 2021

BAHRAM MASKANIAN
205390
6102 5TH AVE
BROOKLYN NY 11220-4610

A00007197

K107



Subject: Change to your credit card account ending in 3157

Dear Bahram Maskanian:

We are writing to let you know that we lowered the credit limit on your credit card account from \$5,000 to \$650, and to provide information to help you understand our decision.

What you need to know

While we are unable to share our full decision-making process, our decision to lower your credit limit is based on a combination of factors we've observed over time, including the following:

- * Recent delinquency on Wells Fargo credit card
- Credit accounts in good standing have not been open long enough (we look for a history of how you manage credit)
- No checking or savings accounts with wells fargo (we look at your wells fargo accounts as an additional factor)

What you need to do

Please monitor your account to ensure you stay within the new credit limit.

About our credit decision and your consumer report

Our decision was based in whole or in part on information in a consumer report (often called a credit report) from the consumer reporting agency below. This agency was not involved in our decision and cannot provide you with specific reasons about our decision.

Please see the following page for important information.



WELLS FARGO CARD SERVICES
P.O. BOX 10347
DES MOINES, IA 50306

July 28, 2021

BAHRAM MASKANIAN
205390
6102 5TH AVE
BROOKLYN NY 11220-4610

A00005222
K107



Subject: Immediate payment needed for your credit card account
Current Balance: \$500.50
Amount Due: \$97.00
Amount Past Due: \$55.00

Dear Bahram Maskanian:

We want to remind you that your credit card account ending in 3157 is past due, and is at risk of being closed. Please pay the amount past due right away, or call us at the number below to discuss additional payment options that may be available to you.

To make your payment

Send a minimum payment of \$55.00 today in one of the following ways.

- * **Online:** www.wellsfargo.com, or on your mobile device at www.wf.com
- * **By phone:** 1-800-988-8019 at the times listed below
- * **By mail:** Wells Fargo Card Services, PO Box 51193, Los Angeles, CA 90051-5493

If you've already made other arrangements to pay your credit card, thank you.

If your account is closed

- * You will permanently lose charging privileges.
- * You will still be responsible for paying the outstanding balance due on your credit card.
- * If you are enrolled in the *Wells Fargo Rewards*® program, all rewards balances for this account will be forfeited.
- * If you have automatic bill pay or overdraft protection set up for this account, these services will no longer be available.
- * Wells Fargo reports account statuses to the major credit reporting agencies including delinquency and involuntary closures.

NOTICE SEE REVERSE SIDE FOR IMPORTANT INFORMATION

**WELLS
FARGO**

WELLS FARGO CARD SERVICES
P.O. BOX 10347
DES MOINES, IA 50306

Received on July 23, 2021

July 12, 2021

BAHRAM MASKANIAN
205390
6102 5TH AVE
BROOKLYN NY 11220-4610

A00005649

K107



Subject: Your credit card account is past due.
Amount Past Due: \$25.00
Current Balance: \$463.50

Dear Bahram Maskanian:

We want to remind you that your credit card account ending in 3157 remains past due. Please send the past-due amount right away to bring your account current.

To make your payment

Send a minimum payment of \$25.00 today in one of the following ways.

- * **Online:** www.wellsfargo.com, or on your mobile device at www.wf.com
- * **By phone:** 1-800-988-8019, at the times listed below
- * **By mail:** Wells Fargo Card Services, PO Box 51193, Los Angeles, CA 90051-5493

If you've already made other arrangements to pay your credit card, thank you.

We're here to help

We're here to work with you. If you have questions or want to discuss repayment options, please call us at 1-800-988-8019. We are available to assist you:

- * Monday through Thursday from 7:00 a.m. to 10:00 p.m. Central Time
- * Friday from 7:00 a.m. to 7:00 p.m. Central Time
- * Saturday and Sunday from 8:00 a.m. to 4:30 p.m. Central Time

For customers with hearing or speech disabilities, we accept telecommunications relay service calls.

Thank you,

Wells Fargo Card Services

The law of some states require us to inform you that this communication is an attempt to collect a debt and that any information obtained will be used for that purpose.



Wells Fargo Bank, N.A.
Executive Office
PO Box 14544
Des Moines, IA 50306
Fax 1-877-243-3589

June 9, 2021

Bahram Maskanian
6102 5th Ave 205390
Brooklyn, NY 11220-4610

Subject: Response to your account inquiry
Application number ending in: 3157
Wells Fargo case number: [REDACTED] 8358

Dear Bahram Maskanian:

We are responding to your recent account inquiry dated May 31, 2021. Our records show that your inquiry for a billing statement calculation correction was addressed on May 24, 2021, May 20, 2021, and May 15, 2021. We have reviewed your account activity since our prior responses, and our decision remains the same.

What you need to do

If you did not receive our response dated May 24, 2021, or you have new information related to your inquiry, please contact us. We will provide further assistance to you at that time.

Contact information

If you have questions, you can call me at 515-461-4135, Monday through Friday from 7:30 a.m. to 4:00 p.m. Central Time.

For customers with hearing or speech disabilities, we accept telecommunications relay service calls.

Thank you.

Sincerely,

Aaron R

Aaron R
Executive Office Case Specialist
Enterprise Complaints Management Office

PRESS FIRMLY TO SEAL



PRESS FIRMLY TO SEAL



1004



94104

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11220
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R2304M111273-30

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- When used internationally, a customs declaration form is required.

*Insurance does not cover certain items. For details regarding claims exclusions see the Domestic Mail Manual at <http://pe.usps.com>.

** See International Mail Manual at <http://pe.usps.com> for availability and limitations of coverage.

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VISIT US AT USPS.COM®
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FROM:

Bahrani Maskanian
6102 5th Ave, # 205390
Brooklyn, NY 11220

TO:

EUS CUSTOMER SUPPORT
SAN ANTONIO, TX
0054935

SEP 10 2021

Wells Fargo & Company
420 Montgomery Street,
San Francisco, CA 94104

Attention: Charles Scharf, CEO

EXPECTED DELIVERY DAY:
USPS TRACKING® #



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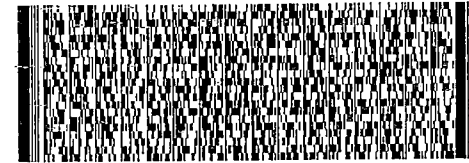
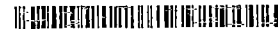
ORIGIN ID: SATA (210) 624-0146
JOANN ESQUIVEL
WELLS FARGO-TOG
4101 WISEMAN BLVD BLDG 108
T7408-013 FL 01
SAN ANTONIO, TX 78251
UNITED STATES US

SHIP DATE: 09SEP21
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CAD: 104583435/WSX12600

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CORPORATION SERVICE COMPANY
1201 HAYS ST

TALLAHASSEE-FL 32301
800927980162918 REF: 0139177
INV. PC: T7408-013 DEPT: ESO

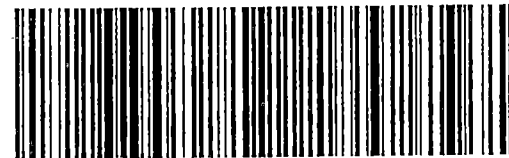


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PRIORITY OVERNIGHT

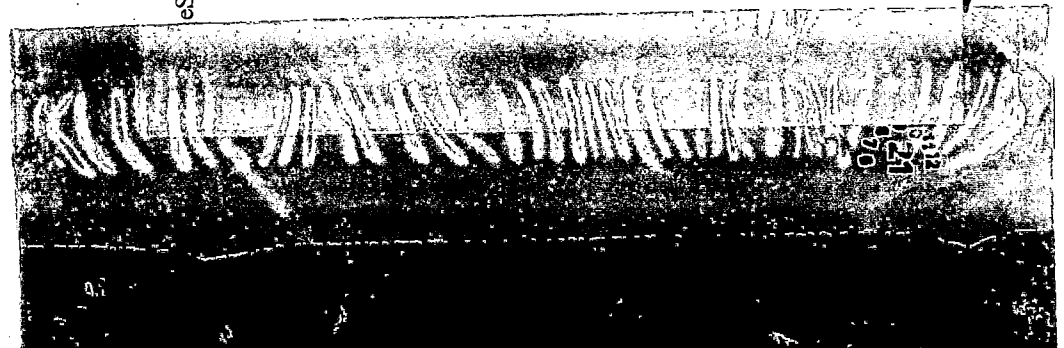
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